

### REMARKS

This Amendment is in response to the Office Action of July 6, 2009 in which claims 1-25 and 27-31 were rejected.

Regarding the 35 U.S.C. § 112, first paragraph, rejection of claim 23, claim 23 has been amended to claim that the memory is for storing information in the terminal for use by a processor in performing the steps of the method in the terminal. The language concerning a program comprising program code has been cancelled from the claim. Withdrawal of the 35 U.S.C. § 112, first paragraph, rejection of claim 23 is requested.

Regarding the novelty rejection of claim 23, it was inadvertently not amended in the same way as the other independent claims and this oversight has been corrected by the above amendment. Withdrawal of the novelty rejection of claim 23 is requested.

Regarding the various obviousness rejections, the applicant has, without prejudice, amended all of the independent claims to make it clear that the routing of the connection between the terminals is automatic so as to be transparent to a user of the mobile terminal and that the routing between the terminals in first and second communication networks is via a third communication network comprising an internal communication network of an organization to which both the terminals belong.

These newly claimed features are not shown by any of the applied references either alone or in any combination. These new limitations helps focus the independently claimed invention more particularly to the situation for organizations such as big corporations, international communities and similar bodies responsible for paying the phone bills of a substantial number of travellers who may not always be relied upon to use complicated services such as described at page 2, lines 6-17 of the present specification. This can be done transparently to the users of terminals belonging to such an organization by the presently claimed invention which is believed to be both novel and nonobvious over all of the applied references. The same reasoning applies to all of the dependent claims for at least the same reasons. Withdrawal of the various obviousness rejections is requested.

The objections and rejections of the Office Action of July 6, 2009, having been obviated by amendment or shown to be inapplicable, withdrawal thereof is requested and passage of amended claims 1-20, 22-25, 27, and 29-31 to issue is earnestly solicited.

Respectfully submitted,

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